

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION – DETROIT**

**IN RE:**

CHRISTOPHER J SHOCK,  
LORRIE J SHOCK,

DEBTORS.

CHAPTER 13  
CASE NO. 17-42481-MBM  
JUDGE MARCI B. MCIVOR

**TRUSTEE’S OBJECTION TO THE PROOF OF CLAIM FILED ON BEHALF OF  
WELLS FARGO FINANCIAL NATIONAL BANK (PACER CLAIM NO. 15-1)**

**NOW COMES** the Chapter 13 Standing Trustee in this matter, David Wm. Ruskin, and objects to the Proof of Claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1), and in support thereof states as follows:

1. The proof of claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1), asserts that the claim is secured, but fails to attach proof that its security interest has been perfected in contravention of F.R.Bankr.P. 3001(d).

**WHEREFORE**, the Chapter 13 Standing Trustee requests that this Honorable Court allow the proof of claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1), as an unsecured non-priority claim in its entirety, and grant any other and further relief as this Court deems equitable and just, including entering an Order absolving the Trustee from any duty to recoup disbursements previously made to Wells Fargo Financial National Bank.

OFFICE OF DAVID WM. RUSKIN, STANDING  
CHAPTER 13 TRUSTEE

Dated: June 7, 2017

By: /s/ Thomas D. DeCarlo  
DAVID WM. RUSKIN (P26803)  
LISA K. MULLEN (P55478)  
THOMAS D. DECARLO (P65330)  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
Telephone (248) 352-7755

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
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**IN RE:**

CHRISTOPHER J SHOCK,  
LORRIE J SHOCK,

DEBTORS.

CHAPTER 13  
CASE NO. 17-42481-MBM  
JUDGE MARCI B. MCIVOR

**(PROPOSED)**  
**ORDER ALLOWING THE PROOF OF CLAIM FILED ON BEHALF OF  
WELLS FARGO FINANCIAL NATIONAL BANK (PACER CLAIM NO. 15-1)**

This matter came on for hearing upon the Objection to Proof of Claim filed by the Chapter 13 Standing Trustee pursuant to L.B.R. 3007-1 (E.D.M.), the Objection having been served with the Notice of Objection to Claim in accordance with the local bankruptcy rules, the requisite time for a response having passed, no response to the Objection having been timely filed and served, and the Court being otherwise sufficiently advised in the premises;

IT IS HEREBY ORDERED that the Proof of Claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1) on May 10, 2017 in the amount of \$2,828.80 is allowed as an unsecured non-priority claim in its entirety;

IT IS HEREBY FURTHER ORDERED that to the extent that the Chapter 13 Standing Trustee has previously made disbursements to such Creditor, the Trustee shall not be obligated to recoup the same.

EXHIBIT 1

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

**IN RE:**

CHRISTOPHER J SHOCK,  
LORRIE J SHOCK,

DEBTORS.

CHAPTER 13 Proceeding  
CASE NO. 17-42481-MBM  
JUDGE MARCI B. MCIVOR

AKA or DBA (if any):

Address(es):

21125 Winkel St.

Saint Clair Shores, MI 48081-0000

21125 Winkel St.

Saint Clair Shores, MI 48081-0000

Social Security Number(s):

XXX-XX-8596 XXX-XX-5316

Employer's Tax Identification (EIN) No(s). (if any):  
\_\_\_\_\_

**NOTICE OF OBJECTION TO CLAIM FILED ON BEHALF OF WELLS FARGO FINANCIAL NATIONAL BANK  
(PACER CLAIM NO. 15-1)**

The Chapter 13 Standing Trustee has filed an objection to your claim in this bankruptcy case.

**Your claim may be reduced, modified, or disallowed.** You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the court to deny or change your claim, then on or before July 20, 2017, you or your lawyer must:

1. File with the court a written response to the objection, explaining your position, at:

U.S. Bankruptcy Court  
211 W. Fort Street, Suite 2100  
Detroit, MI 48226

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date stated above. All attorneys are required to file pleadings electronically.

You must also mail a copy to:

Gerald L Decker, 16931 19 Mile Road, Suite 100 Clinton Township, MI 48038-0000  
David Wm. Ruskin, 26555 Evergreen Rd., Ste 1100, Southfield, MI 48076  
WELLS FARGO FINANCIAL NATIONAL BANK, PO BOX 10438, DES MOINES, IA 50306-0438

2. Attend the hearing on the objection, scheduled to be held on July 27, 2017, at 9:00 a.m., in Courtroom 1875, United States Bankruptcy Court, 211 W. Fort Street, Detroit, Michigan, unless your attendance is excused by mutual agreement between yourself and the objector's attorney. (Unless the matter is disposed of summarily as a matter of law, the hearing shall be a pre-trial conference only; neither testimony nor evidence will be received. A pre-trial scheduling order may be issued as a result of the pre-trial conference.)

**If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim, in which event the hearing will be canceled, and the objection sustained.**

OFFICE OF DAVID WM. RUSKIN, STANDING  
CHAPTER 13 TRUSTEE

Dated: June 7, 2017

By: /s/ Thomas D. DeCarlo  
DAVID WM. RUSKIN (P26803)  
LISA K. MULLEN (P55478)  
THOMAS D. DECARLO (P65330)  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
Telephone (248) 352-7755

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT**

**IN RE:**

Christopher J Shock,  
Lorrie J Shock,

DEBTORS.

CHAPTER 13  
CASE NO. 17-42481-MBM  
JUDGE MARCI B. MCIVOR

**CERTIFICATE OF SERVICE OF TRUSTEE'S OBJECTION TO THE PROOF OF  
CLAIM FILED ON BEHALF OF WELLS FARGO FINANCIAL NATIONAL BANK  
(PACER CLAIM NO. 15-1)**

I hereby certify that on June 7, 2017, I electronically filed the Trustee's Objection to the Proof of Claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1) With (Proposed) Order Allowing the Proof of Claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1), Notice of Objection to Claim filed on behalf of Wells Fargo Financial National Bank (PACER Claim No. 15-1) and Certificate of Service with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

GERALD L DECKER  
16931 19 MILE ROAD  
SUITE 100  
CLINTON TOWNSHIP, MI 48038-0000

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

CHRISTOPHER J SHOCK  
LORRIE J SHOCK  
21125 WINKEL ST.  
SAINT CLAIR SHORES, MI 48081-0000

WELLS FARGO FINANCIAL NATIONAL BANK  
PO BOX 10438,  
DES MOINES, IA 50306-0438

/s/ Vanessa Wild

Vanessa Wild  
For the Office of David Wm. Ruskin  
Chapter 13 Standing Trustee-Detroit  
1100 Travelers Tower  
26555 Evergreen Road  
Southfield, MI 48076-4251  
(248) 352-7755